

2/15

Fig. 4 continued

KeyBank - Online Banking

Page 2 of 2

Securities positions and balances are not real time. Balances may be rounded to the nearest .01. Some balances may not appear due to availability of pricing information.

McDonald Financial Group is a program from several KeyCorp subsidiaries; McDonald Investments, Inc., Member NASD/NYSE/SIPC offering securities; KeyBank National Association, Member FDIC offering banking products; and KeyCorp Insurance Agency USA Inc. (KeyCorp Insurance Agency, Inc. in NY, CA and MA) offering insurance; and other affiliated entities. As a client, you may do business with several legal entities and should review the important additional disclosures your advisor will provide. Securities and insurance products are:

♦ Not FDIC Insured ♦ May Lose Value ♦ Not Bank Guaranteed ♦ Not a Deposit
* Not Insured by any Federal or State Government Agency

See the Help section for details regarding the timeliness of the valuations.

12/2/01

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Fig. 10 continued

Last Modified: September 2003

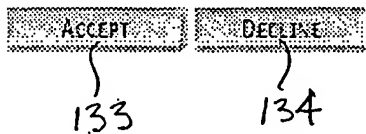


Fig. 11 continued

14/04 KeyBank - Online Banking

Page 2 of 2

The term "Not Eligible" means you do not meet the necessary qualifications.

Additional CD account types may be available. Please select Contact Us for more information.



*All interest rates and annual percentage yields (APY) are those in effect the day your CD matured and will be the fixed interest rate and APY for the account you select. Fees may reduce earnings on the account. A penalty will be imposed for early withdrawal.

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Fig. 12 continued

KeyBank - Online Banking

Page 2 of 3

18 months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
19-20 months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
21 months	.66%	.65%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
22-29 months	.66%	.65%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
30 months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
31-59 months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
5 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
6 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
7 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
8 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
9 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
10 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999

170

* All interest rates and annual percentage yields (APY) are those in effect the day your CD matured and will be the fixed interest rate and APY for the account selected. Based on the balance tier range your balance falls within for the term selected, the fixed interest rate for that range will be paid on the entire CD balance. Fees may reduce the earnings on the account. A penalty will be imposed for
http://boc01inbanka02s.keybank.com:8080/ib2/banking_jsp/pageCDRenegTerm.jsp

9/18/2003

10/5/03

Market balance.

The Total Access Account and Sweep Checking Account may include non-insured investments.

McDonald Financial Group is a program from several KeyCorp subsidiaries; McDonald Investments, Inc., Member NASD/NYSE/SIPC offering securities; KeyBank National Association, Member FDIC offering banking products; and KeyCorp Insurance Agency USA Inc. (KeyCorp Insurance Agency, Inc. in NY, CA and MA) offering insurance; and other affiliated entities. As a client, you may do business with several legal entities and should review the important additional disclosures your advisor will provide. Securities and insurance products are:

⌘ Not FDIC Insured ⌘ May Lose Value ⌘ Not Bank Guaranteed ⌘ Not a Deposit
⌘ Not Insured by any Federal or State Government Agency

See the Help section for details regarding the timeliness of the valuations.

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Fig. 15 continued

Additional deposits may not be made during the term to a Key Certificate of Deposit, a MajorSaver Certificate of Deposit, a Key Advantage MajorSaver Certificate of Deposit, or a Step Rate Certificate of Deposit Account.

There are no monthly maintenance service charges or per-item charges on Certificate of Deposit Accounts. Charges such as wire transfer charges and handling legal process charges apply.

Interest Rates & Payments

The Interest Rate and Annual Percentage Yield ("APY") are reflected above and on the deposit receipt. The Interest Rate is the rate in effect on the day the Account is opened and the APY quoted is the yield which would result if the initial Interest Rate were to remain in effect for an entire year. The APY assumes interest remains on deposit until maturity. A withdrawal of interest (including by check or by deposit to another account) prior to maturity will reduce earnings.

The initial Interest Rate on a Key Certificate of Deposit Account, MajorSaver Certificate of Deposit and a Key Advantage MajorSaver Certificate of Deposit Account will be in effect for the length of the term of your Account.

A Certificate Account earns interest from the date of deposit to (but not including) the maturity date. If the maturity date shown on the deposit receipt falls on a Saturday, Sunday, or a legal holiday, the Certificate Account will be payable on the next bank business day and will earn interest until that day. We use the Daily Balance method to compute interest on Certificate Accounts. This method applies the daily percentage rate to the balance in your Account at the close of business for that day. We compute the daily percentage rate by dividing the interest rate by the actual number of days in the year. Interest begins to accrue on non-cash items (for example, checks) presented to us no later than the business day we receive credit for the deposit.

Interest will be compounded daily on all Certificate Accounts. If the Account is a negotiated Certificate Account, the compounding and/or interest payment frequency will be reflected on your receipt.

Interest will be credited as specified in the chart below. Your deposit receipt indicates the option applicable to your Account. Interest will be left in the Account unless you instruct us otherwise. Once credited, interest may be withdrawn from the Account without penalty before the maturity date of the Account.

Interest Payment Options*

Type of Account	Payment Frequency	Interest Payment Dates	Payment to Other Accounts
Up to 180 Day Certificate of Deposit	At Maturity	On your Maturity Date	Optional for all terms over 31 days
181-364 Day and 12 Month Certificate of Deposit	Monthly or at Maturity	Monthly on Anniversary Date or Maturity Date	Optional
13-120 Month Certificate of Deposit	Monthly, Quarterly or Annually	Monthly on Anniversary Date or Quarter end	Optional

*You may receive interest payments by check only if the Certificate of Deposit balance is \$5,000 or more.

Early Withdrawal Penalties

You have contracted to keep funds in your Certificate Account on deposit with us until the maturity date. We retain the right to refuse to allow early withdrawal at our discretion. If we allow you to make an early withdrawal, the following penalties apply. If the penalty exceeds the amount of interest earned to the date of withdrawal, the difference will be taken out of principal.

Term of Certificate of Deposit	Penalty
7 - 31 days	All simple interest earned with a minimum penalty of 7 days' simple interest
32 - 89 days	One month's simple interest
90 - 359 days	Three months' simple interest
360 days - 23 months	Six months' simple interest
24 - 47 months	Nine months' simple interest
48 months and more	Twelve months' simple interest

Account Maturity and Automatic Renewal

All Certificate of Deposit Accounts will renew automatically unless you specifically request that the Certificate be single maturity. Your Certificate Account will automatically renew at maturity if the automatic renewal provision is checked on your deposit receipt. If the term of your Account is 32 days or greater and it renews

Fig. 15 continued

provision is checked on your deposit receipt. If the term of your Account is 32 days or greater and it renews automatically, we will notify you before the maturity date. If the term of your Account is less than 32 days and it renews automatically, a notice will only be provided if there is a change in the terms of your Account. All Account types except MajorSaver, Key Advantage MajorSaver, Key Step Rate and Key Freedom Certificates of Deposit will be renewed automatically at the then prevailing interest rate (excluding any premium or special rate we may then be offering) for traditional Certificate Accounts of the same type and with the same term, unless you notify us otherwise. A MajorSaver, Key Advantage MajorSaver, Key Step Rate and Key Freedom Certificate of Deposit will convert upon renewal to a traditional Key Certificate of Deposit at the then prevailing interest rate (excluding any premium or special rate we may then be offering) for a Key Certificate of Deposit Account with the same term, unless you notify us otherwise.

If the term of your Account is 32 days or greater, there is a ten (10) calendar day grace period after the maturity date. If the term of your Account is less than 32 days, there is no grace period. You may withdraw your funds in part or in whole, make additional deposits, or change the term of your Account within the ten (10) calendar day grace period for Accounts with terms of 32 days or greater, or on the maturity date for Accounts with terms less than 32 days. If the tenth day for Accounts with terms of 32 days or greater is a Saturday, Sunday, or a legal holiday, you have until the last business day before that day to make these changes. If the maturity date for accounts with terms of less than 32 days is a Saturday, Sunday, or a legal holiday, you have until the next business day after that day to make these changes.

Your Account will not renew automatically if the automatic renewal provision is not checked on your deposit receipt. If the term of your Account is 32 days or greater and if your Account is not one that automatically renews, we will notify you before the maturity date of your Account and may, at our discretion, give you the option to reinvest the funds in a new Certificate Account. Once the Account has matured, if it is not renewed or reinvested (within the ten (10) day grace period for Accounts with terms of 32 days or greater), it will cease to earn interest. We will pay the proceeds of the Account to you or reinvest the proceeds of the Account in accordance with your instructions.

Any Account with a term of 32 days or greater that is renewed automatically, or reinvested at your option within ten (10) days after the maturity date, will earn interest without interruption. Otherwise, no interest will be earned after maturity. Interest credited to the Account and not withdrawn before renewal or reinvestment will become part of the balance of the Account at maturity and may not be withdrawn without penalty, except as mentioned above. We reserve the right not to renew or reinvest a Certificate Account.

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ACCEPT DECLINE

216

218

Fig. 16 continued

KeyBank - Online Banking

Page 3 of 3

early withdrawal.

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